

February 27, 2014

Hon. Steven W. Rhodes  
Case # 13-53846  
c/o Clerk of the Court  
United States Bankruptcy Court  
Eastern District of Michigan  
Southern Division  
211 W. Fort Street-Suite 1800

**RE: City of Detroit Bankruptcy**

Dear Honorable Steven Rhodes:

My name is Angela Bean, I am a single woman, and a City of Detroit Retiree, after 31 years of service I retired in 2010. Since I have retired from the City, my check has already **decreased by \$556.00** (\$182 = State of Michigan income tax; \$351=health insurance (this is after the \$125 reimbursement from the City); \$23=dental insurance); and, therefore the additional 34% decrease would leave me homeless and on assistance. Unfortunately, I am ineligible for any health insurance subsidies due to the fact that I fall in the **age (57 years)** and income category (**\$51,096**).

It is disheartening to retire only to find out later that the contract you signed when you were hired does not hold true. Many of us planned our livelihood for retirement based on the fulfillment of the contract. Please see the following breakdown of what my income would be after a 34% cut:

**\$51,096 (current pension)- \$4212(medical)-\$276(dental)-\$17,372(proposed 34%)=\$29,326**

This (\$29,236) would be my income for at least the next five years until I am eligible to receive social security. Something is very wrong when decisions are made to take a person from one income class to another. According to the Housing Urban Development income guidelines, **I would go from middle class to Very Low Income (\$24,850), Low Income (\$39,750)**; and unfortunately, will have to rely on the Federal Government for assistance, this would be a very sad and daunting way to retire after you have faithfully fulfilled your end of the retirement contract.

I currently spend my time volunteering with my church, Forgotten Harvest and Detroit Public School Reading Corps Program, also I help my daughter with my grandchildren. Due to all the cuts in my pension, I am currently looking for a job, and will have to give up some of my volunteer services.

I do believe in the judicial system, I also believe in God's system, for this is where compassion and conscious dwell. My hope and prayer is that you will have the compassion to stop this 34% proposal decrease in the retiree's pension. Thank you for your consideration and understanding in this matter.

Sincerely,



Angela D. Bean  
15250 Park St.  
Oak Park, MI 48237